

## Fill in this information to identify the case:

Debtor 1 Mark H Stroh

Debtor 2 Diane J Stroh  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of OH  
(State)

Case number 2:15-bk-50251

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 4875

Date of payment change:  
Must be at least 21 days after date of this notice 12 / 12 / 2020

New total payment: \$ 1,554.91  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 9.625 % New interest rate: 8.625 %

Current principal and interest payment: \$ 2,017.66 New principal and interest payment: \$ 1,554.91

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Mark H Stroh  
First Name Middle Name Last Name

Case number (if known) 2:15-bk-50251

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 11 / 4 / 2020

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949 ) 427 - 2010

Email bknotifications@ghidottiberger.com



323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

MARK H STROH  
C/O KAREN E HAMILTON  
31 EAST WHITTIER ST  
COLUMBUS OH 43206

November 2, 2020

RE: Loan Number:

## Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on November 12, 2020

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on November 12, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	9.625%	8.625%
Total Monthly Payment	\$2,017.66	\$1,554.91 (due December 12, 2020)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 4.85%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

**Rate Limits:** Your rate cannot go higher than 14.85%, or lower than 4.85% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of 56,197.46, and your remaining loan term of 42 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Juan Fernandez  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2713

**\*If your account is not contractually current, the new payment Page 4 of 5 will not go into effect until your loan is due for 12/12/2020.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

**CERTIFICATE OF SERVICE**

On November 4, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov

Karen E Hamilton karen@karenhamiltonlaw.net, khamiltonlaw@gmail.com

Edward A. Bailey trustee@ch13.org

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton

On November 4, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Mark H Stroh 1888 Plains Blvd Powell, OH 43065	JOINT DEBTOR Diane J Stroh 1888 Plains Blvd Powell, OH 43065
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Lauren Simonton  
Lauren Simonton